

Don't Let This Christmas Go By Without Getting a VICTOR or VICTROLA

Come in and let us play these instruments for you, and if you want to buy we will arrange terms to suit your convenience, if desired.

VICTOR-VICTROLAS—
\$15, \$25, \$50, \$75, \$100, \$150, \$200, \$250.
VICTORS— \$10, \$17.50, \$25, \$32.50, \$40, \$50, \$60, \$100.

Do not delay until the holiday rush; come in now.

The Robt. C. Rogers Co.,
1313 F St. N.W.
The Only Store in the City Selling Victor Goods Exclusively.

Select Your Xmas Jewelry At A. KAHN'S
Jewelry Store, 935 F St.

Write in Europe Mr. Kahn secured the great diamond market, and placed at first hand a magnificent collection of diamonds. Thus the jobber and middleman's profit was saved, and you get the benefit of it.

\$5 1/2-carat Diamonds...\$45
\$25 1/4-carat Diamonds...\$15
\$10 1/2 and 1/4-carat Diamonds...\$125

Watches.
Ladies' Solid 14-carat Gold Watches, Waltham or Elgin movements. \$18 to \$20 value. \$15.
Men's Gold-filled Watches, with Elgin movement; thin, neat model. \$15 value. \$10.

LOCKETS, BRACELETS, CUFF BUTTONS.
\$5 Solid Gold Locket, with Diamond Center. \$3.50
\$7 and \$8 Hand-engraved Solid Gold Bracelets. \$5
\$3 Solid Gold Cuff Buttons. \$2
\$5 and \$6 Solid Gold Cuff Buttons. \$4
\$7 to \$10 Solid Gold Cuff Buttons, with real full cut diamond. \$5

SHOP EARLY.
A. KAHN'S, 935 F ST.

Rich Furs
—Make Ideal Gifts.

If you contemplate giving furs for Christmas, you will find this advertisement of great value. We handle quality furs exclusively and offer you matchless values in garments and pieces of every description.

Finest repairing and remodeling.

LIEBSTER,
The Furrier, 1224 F St. Second Floor.

Tonsilline Prevents Diphtheria

Diphtheria is the most dreaded disease of childhood, because it is so often fatal. It is invariably preceded by a sore throat—nature's danger signal.

At the appearance of Sore Throat the first thought should be to check cure. Don't regard it lightly—don't think it may be gone tomorrow. An hour's delay may bring fatal results.

What good doctor in his practice now advises delay or thinks lightly of any Sore Throat, especially in children?

Modern medicine wisely endeavors to quickly control and cure the simple forms of disease—it's so much easier and so much safer than waiting for the graver diseases to follow.

It is right here and in this way that TONSILLINE has its marked success.

Tonsilline will positively cure the Sore Throat and thereby prevent the dread disease—Diphtheria.

Tonsilline is the one remedy, sold largely throughout the United States, exclusively for the cure of Sore Throats. Its field is limited, but it does its whole duty every time. TONSILLINE has justly earned the success it has achieved as a Sore Throat Cure.

Buy a bottle today and have it ready for instant use.

Tonsilline is the stuff in time. 25 cents and 50 cents. Hospital Size, \$1.00. All Druggists.

Knit-tair Hosiery
The Guaranteed Hose of Quality

NEUMANN'S,
1235 Pa. ave. n.w.,
1422 New York ave. n.w.

Readers' Club Recital.

The second recital of the Washington Readers' Club for the season of 1911-1912 will be given in the lecture hall of the Public Library, Wednesday evening, December 13, at 8 o'clock. The public is invited to attend. Miss Lucy H. Pagan, Prof. Edward C. Townsend and Miss Mary M. Miller will furnish the program.

Secretary's Estimates Call for \$222,500 Appropriation.

INCREASE IN NEW ITEMS

Over \$100,000 in Excess of Expenditures Planned for 1912.

GOOD WORK IN GUN FACTORY

Rear Admiral Twining, in Annual Report, Commends Quality and Workmanship.

Estimates aggregating \$222,500 have been submitted to Congress by the Secretary of the Navy for the maintenance and improvement of the Washington navy yard during the next fiscal year. That amount is \$120,000 in excess of the appropriations for the year 1912 for the same purpose. The increase is for entirely new items, as follows:

Water front improvements, \$50,000; renewal of floors in gunshops and other buildings, \$25,000; extension of electric plant, \$25,000; consolidating construction and repair power plant with central power plant, \$100,000; storage for power vehicles, \$4,000. The estimates include also \$100,000 for a new foundry, the total cost of which is not to exceed \$200,000. The sum of \$100,000 was appropriated for the foundry at the last previous session of Congress.

Gun Factory's Good Work.
Rear Admiral Twining, chief of the naval bureau of ordnance, in his annual report to the Secretary of the Navy, says that the work of the naval gun factory at the local yard during the past year has been prosecuted with vigor, and that the output of the factory, in design and in quantity of workmanship, has reflected credit on the official and civilian personnel.

The demands of new construction and the requirements of the commissioning fleet in the field of improvements in ordnance appliances, Admiral Twining says, have imposed a heavy burden on the drafting force, and additions to that force have been found absolutely necessary in order to keep up with the demands made upon it. The work of the chemical and physical laboratory of the gun factory, the admiral says, has been efficient and expeditiously performed.

During the past fiscal year 115 guns of all calibers were completed, 137 guns were partly completed, 20 were lined and 10 were rebuilt. Breech mechanisms for 41 guns were completed and 25 gun mounts were built. 43 torpedo tubes constructed and various other ordnance manufacturing work performed. The total weight of shipments from the yard during the year was 2,256,280 pounds, involving an expenditure in labor and material of \$8,791,744.

Improvement in Machinery.
"Many improvements in machinery and methods of work," says Admiral Twining, "have been made and introduced during the year, with a view to increased economy of operation of the plant, and resulting savings are already becoming evident."

"Aside from customary purchase of new shops during the next fiscal year, for which an estimate of \$125,000 has been submitted, the most important improvement contemplated is the erection and equipment of a new foundry, which has already been authorized and partly appropriated for by Congress.

"The gun factory has long suffered in efficiency and economy of operation through the inadequacy and unsuitability of its foundry as to both building and equipment. If the amounts estimated for the appropriation for the next session of Congress, the new foundry should be ready for use shortly after June 30, 1913. The admiral says that the new foundry is well fitted to the gun factory, but to private contractors as well, in that type gun mounts can be perfectly constructed. The contracts are let, thereby reducing losses by contractors due to failure and changes shown by experience to be necessary."

Naval Proving Grounds.
Admiral Twining reports also that a number of improvements have been made at the naval proving grounds at Indian Head on the Potomac, which have contributed their share to the increased economy of operation of the plant, and the economical and expeditious performance of work. He says that proof and experimental work have been conducted at the station during the past year, to the full capacity of the equipment and personnel.

The rifle range on the Stump Neck part of the reservation, he says, requires careful attention because the dwelling houses and barracks of that range are close to the line of the twelve-inch guns, and well inside the danger zone. Without hearty co-operation with the inspector and strict compliance with the regulations established by him, Admiral Twining says that the existence of the range is in jeopardy, and that the safety and conduct of proving-ground work.

Guns to Combat Airships.
Although the naval bureau of ordnance feels that it is still doubtful whether service conditions will ever require guns for defense against attacks of air craft as well as guns to be carried by ships of the air, nevertheless, according to Rear Admiral Twining, chief of the bureau, the bureau has taken up the question of the design and manufacture of guns which might be successfully used in the future.

Although his bureau has, during the past year, conducted numerous experiments in connection with the design of guns, he says, he has been accomplished by perfecting details rather than by adopting new principles or developing novel ideas.

Hand and Power Powder Service.
Talking of the question of hand and power ammunition supply to turrets, Admiral Twining says there is no doubt that the powder can be raised by hand as fast as when mechanically supplied as long as the supply of shell in the turret remains unexhausted.

"The bureau believes, however," he says, "that the true measure of a turret's efficiency is the average rate of fire it can maintain during the short or long period of the battle. The rate of fire is the number of shells stowed in the turret." He explains that the false idea as to the desirability of the hand-loading method were engendered by the excellent results at target practice.

Bank Operations Show Steady Increase, Says Controller.

REPORT GOES TO CONGRESS

Official Urges Punishment Be Provided for Dishonest Practices.

CONDITION OF DISTRICT BANKS

Capital and Deposits Increased Over 1910—Building and Loan Companies Prosperous.

The general business of the country, as reflected in banking operations, was "quite satisfactory" during the year ended October 31 last, according to the annual report of Lawrence O. Murray, controller of the currency, sent to Congress today. Mr. Murray records a steady growth in the volume of business and the establishment of some high records in this connection. He points out, however, that while augmenting some of the important elements of banking during the year did not reach the average of increase for the past ten years.

The controller makes the startling declaration that "the dishonest practice by officers of national banks of receiving personal compensation for loans made by the banks is a growing evil and has already reached such proportions as to call for criminal legislation on the subject."

"In this manner," he adds, "either the bank is defrauded of lawful interest which it would otherwise receive or unscrupulous interest is exacted of a borrower by a corrupt officer. A secret reward to the officers is sometimes a deliberate bribe for obtaining a loan on insufficient security."

Mr. Murray urges that the taking of money or other valuables in this connection by a bank officer be made an offense punishable by imprisonment in the penitentiary.

Increase in Assets.
The aggregate amount of assets of the national banks increased during the year approximately \$55,258,000, or 5.33 per cent. Loans and discounts, the largest item in a bank's resources, increased only 3.59 per cent, in the face of an average ten-year increase of 6.52 per cent. Individual deposits, representing 53 per cent of a bank's liabilities, realized the highest point in history September 1 last—\$3,489,905,011. This high record, however, was an increase of only 4.69 per cent over the previous year, as compared with a ten-year average of 7.40.

The banking power of the nation, including the operations of every bank—national, state and private—is estimated by the controller at \$21,212,497, an increase during the year of \$2,212,497, or more than 13 per cent. The total banking capital is estimated at \$2,932,411,083, and the total individual deposits, \$16,314,730,351.

September, the amount of national bank currency outstanding was \$48,982,023, the largest amount in the history of the country's currency system. This was nearly one-fifth of the metallic and other currency of the country. The operations of the national banks were profitable to the federal government last year, which received from them as tax on circulation and under the corporation tax law approximately \$4,817,000.

The net earnings of the national banks during the fiscal year ended June 30 last were \$108,555,612, from which dividends were paid to the amount of \$111,685,412, or 11.38 per cent on the capital and surplus.

Only three national banks were placed in the hands of receivers during the year ended October 31.

Holds Greatest Amount of Gold.
The United States holds the greatest stock of gold and silver in the world, according to a statement submitted by Mr. Murray for the calendar year 1910. The total aggregate of gold in possession of the principal countries of the world was \$6,044,100,000, of which the United States held \$1,710,000,000, or 28 per cent of the total. The gold and silver supply was \$2,590,500,000, this country's share being \$725,000,000, or 28 per cent.

Mr. Murray recommends that federal or state corporations holding stock in national banks be made liable to assessment and to the payment of dividends. He extends to ten years the statute of limitations for the prosecution of offenses under the national banking laws.

Banks in the District.
As to District banks and banking and building and loan business, the controller says:

"The District of Columbia there are fifty financial institutions, including eleven national banks, five trust companies, fifteen state banks, stated to be operated as savings banks, and nineteen building and loan associations. The aggregate capital of the banks and trust companies September 1, 1911, was \$17,716,600, and the deposits of the building and loan associations, or deposits in building and loan associations, increased during the year by \$67,778."

"In compliance with the requirements of the act of March 4, 1909, the building and loan associations in operation in the District of Columbia submitted reports of their condition, with statements relating to their receipts and disbursements for the year ended December 31, 1910, and June 30, 1911.

"At the close of the first semi-annual period there were in operation nineteen associations, with assets of \$15,529,332.22, receipts for that period being stated at \$1,092,922.86, and the deposits at \$14,022,311.46. The assets of the nineteen associations are shown to have been \$10,017,145.49, and the deposits \$14,022,311.46. The plan of association of the institutions reporting June 30 is as follows: Permanent, ten; serial, eight; terminating, one. The total number of shares issued by these associations is stated at 344,422, and there were in force on July 1, 1911, 13,396 shares. The membership of the associations is stated at 30,021, of which 7,564 are borrowing members and 22,457 are non-borrowing. The average rate of interest paid on deposits is 2.89 per cent. The average rate paid by these associations, geographically stated, is as follows: New England, 3.30 per cent; eastern states, 3.29 per cent; southern states, 3.73 per cent; middle western states, 3.49 per cent; western states, 4.14 per cent, and Pacific states, 4 per cent. It appears that the lowest average rate paid is in the District of Columbia, or 2.66 per cent, and the highest rate in North Dakota, 4.75 per cent. The lowest average rate paid on accounts other than savings is in Missouri, or 1.36 per cent, and the highest average reported is in New Mexico, 4.33 per cent."

Lowest Rate of Interest.
Mr. Murray states that the loan and trust companies of the District of Columbia pay the lowest average annual rate of interest on deposits of any section of the United States. Throughout the United States there are, the controller says, "4,287,274 depositors, or deposit accounts, 2,632,885 of which are savings depositors. The average rate of interest paid on savings deposits by these companies is 3.24 per cent, and the average rate on deposits 2.89 per cent. The average rate paid by these companies, geographically stated, is as follows: New England, 3.30 per cent; eastern states, 3.29 per cent; southern states, 3.73 per cent; middle western states, 3.49 per cent; western states, 4.14 per cent, and Pacific states, 4 per cent. It appears that the lowest average rate paid is in the District of Columbia, or 2.66 per cent, and the highest rate in North Dakota, 4.75 per cent. The lowest average rate paid on accounts other than savings is in Missouri, or 1.36 per cent, and the highest average reported is in New Mexico, 4.33 per cent."

Our Brilliant Array of Christmas Jewelry

Is Now Ready for Your Inspection

Jewelry is the best of all gifts. Best in every sense. It makes a personal appeal, and is the logical Christmas gift, bringing pleasure not only for the moment, but for a lifetime.

Do not worry about what to give. Simply come here and look through our superb assortment of gifts—not necessarily the expensive things, but those at moderate prices. Every article from the Harris Store is sold with an unequalled guarantee of quality.

Make your selection tomorrow, while our stock is at its best—there are only 14 more shopping days to Xmas!

Gifts for Ladies

Locketts
A large assortment of the newest designs, round, oval and heart-shaped. Solid gold. \$2.50 up. Hand-engraved. \$3.50 up.

Crosses
In all sizes; some superbly finished, others beautifully hand engraved. Solid gold. \$1.50 up. Diamond-set. \$7.50 up.

Bracelets
The very latest; 14-kt. solid gold twisted wire. \$15.00 up.

Other Solid Gold Bracelets: fancy engraved; 14-kt. solid gold. Gem incrustated. \$15 to \$250.

Gentleman's 14-kt. Solid Gold Hunting Case or Open-face Watch: Waltham, Elgin or Harris movement. \$30.00. Others from \$35 to \$150.

Lady's 14-karat Solid Gold Hunting Case Watch: Waltham or Elgin movement. \$20.00. Others from \$15.50 to \$50.

Lady's Gold-filled case: guaranteed 20 years; beautiful engraving. \$12.00.

Lady's 14-karat Solid Gold Hunting Case Watch: set with genuine diamonds; Waltham or Elgin movement. Special. \$25.00.

Ladies' and Gentlemen's Watches

Gentleman's 14-kt. Solid Gold Hunting Case or Open-face Watch: Waltham, Elgin or Harris movement. \$30.00. Others from \$35 to \$150.

Lady's 14-karat Solid Gold Hunting Case Watch: Waltham or Elgin movement. \$20.00. Others from \$15.50 to \$50.

Lady's Gold-filled case: guaranteed 20 years; beautiful engraving. \$12.00.

Lady's 14-karat Solid Gold Hunting Case Watch: set with genuine diamonds; Waltham or Elgin movement. Special. \$25.00.

Ladies' Diamond Rings

Solitaire Diamond: full of life and sparkle. \$50.00.

Solitaire Diamond: stone of exceptional brilliance. \$75.00.

Solitaire Diamond: in fancy artistic setting. \$150.00.

fancy Diamond Cluster: extremely handsome. \$25.00.

Princess Setting: diamonds and colored stones; very beautiful. \$125.00.

Single stone: surrounded by 9 cut brilliants, giving the effect of large solitaire. \$150.00.

Gentlemen's Rings

Gentleman's Solitaire Diamond Ring: stone of exceptional beauty and brilliance. Special. \$75.00.

Solitaire Diamond: very brilliant; fancy tooth. \$50.00.

Solid Gold Twisted Snake: with genuine diamonds. \$20.00.

Solid Gold Signet Ring: very handsome design. \$5.00.

R. HARRIS & CO.

THE JEWELERS

Open Evenings Until Christmas

SEVENTH & D STS.

Monograms Engraved FREE of Charge. The Earlier the Purchase the Finer the Engraving.

Arbitration the Theme at Pan-American Union Building Tomorrow Night.

NAVY YARD SWITCH.
The proposed branch railroad to the Washington navy yard and the proposed exchange of certain lands included in the Naval Observatory circle are briefly discussed in the annual report of Pickens Neagle, acting solicitor of the Navy Department, which has just been made public. He says that it has not been possible to have the construction of the branch railroad track to the navy yard in this city begun by the Philadelphia, Baltimore and Washington Railroad Company, as authorized by the act of June 24, 1910, because the question of title to the land to be occupied for the purpose is in litigation. The acting solicitor expresses the belief, however, that the question of title will be settled before long, and the work on the branch track undertaken as contemplated by the statute.

Mr. Neagle, in Annual Report, Explains Obstacles in the Way.
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Arbitration the Theme at Pan-American Union Building Tomorrow Night.
Arbitration treaties will be the subjects of addresses by President Taft and others at a public mass meeting in the Pan-American Union building, 17th street and Potomac Park, tomorrow evening at 8 o'clock. Members of the diplomatic corps are expected to attend, as well as other distinguished men and women interested in world peace. The mass meeting has been arranged by the American Peace Society, which is working hard to influence the adoption of the recent proposed arbitration treaties as approved by President Taft. The whole effort of the society at present is to bring about arbitration with certain foreign countries, with no amendment to the present draft of the agreements.

In addition to the President there will be addresses from Senator Williams of Mississippi, Representative Bartholdt of Missouri, Representative Chairman of the House committee on foreign affairs, S. Shimada, a member of the Japanese parliament, and Dr. George W. Kirtland, dean of the Columbia Law School, New York.

Special Meetings During the Day.
Various meetings of the American Peace Society will precede the mass meeting tomorrow evening. At a special meeting at 10 o'clock at the Willard tomorrow morning the society will discuss certain proposed changes in its constitution. The twenty-five members of the board will meet at lunch at 1 o'clock at the Willard, and a business meeting will be called to order at 2:30 o'clock p.m.

Among the members of the directors who will be present tomorrow are Senator T. E. Burton, president; Representative Richard Bartholdt, Representative S. W. McCall, Jackson H. Ralston, Aldie B. Brown, George E. Roberts, director of the m. George W. White, Dr. A. C. True of the Department of Agriculture, Judge R. F. Raymond, Massachusetts; George Foster Peabody, New York; Prof.



Gifts for Men

Cuff Links
Solid Gold; extra heavy weight; unexcelled showing of plain and fancy designs. \$3.50. Special. \$5.00. Others, diamond set, up to \$50.

Gold Knot Scarf Pins
An unusually large and pleasing variety; set with brilliant rose diamonds; very artistic. Special. \$2.50. Others up to \$100.

Shirt Studs
A gift that every man appreciates; plain and fancy designs; set of three. \$3 to \$15.

Cigar Lighter
Patent lighting device; never fails to light a cigar; plain and fancy designs. Solid silver. \$4 up.

Combination Umbrella and Cane
The most ingenious invention of its kind. A Fine Tight-roll Silk Umbrella sitting snugly in a hollow case. An ideal gift for a man. Price. \$10.00.

PRESIDENT WILL SPEAK AT PEACE MASS MEETING

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